



August 3, 2010

Ms. Nathalie Gagliano  
MHA-C Director  
Making Home Affordable-Compliance  
8000 Jones Branch Drive, Mailstop C31  
McLean, VA 22102

**RE: JP Morgan Chase & Co and HAMP Servicer No. 901219182  
MHA-C Audit Report for JP Morgan Chase Bank, N.A.**

Dear Ms. Gagliano:


Thank you for your report summarizing the results of the Homes Affordable Modification Program review that MHA-C performed from March 8, 2010 to March 23, 2010 at our Lewisville, Texas, Jacksonville, Florida, and Columbus, Ohio sites.

Our responses to the observations are set forth below. Please note that any supporting documentation referred to in our responses will be provided separately through our secure email process.

(b)(8)

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(b)(4), (b)(8)



We appreciate the observations made by the MHA-C to improve Chase Home Lending's processes and controls to ensure compliance with Treasury's requirements for the Home Affordable Modification Program. Please let us know if you have any questions concerning our responses.

Sincerely,

*David Schneider*

David Schneider  
Executive Vice President

*by Lynette Antel*



February 9, 2011

Ms. Nathalie Gagliano  
Making Home Affordable – Compliance  
Director  
Making Home Affordable-Compliance  
8000 Jones Branch Drive, Mailstop C31  
McLean, VA 22102

RE: JP Morgan Chase & Co HAMP Servicer No. 910609181  
MHA-C Audit Report Response for EMC

Dear Ms. Gagliano,

Thank you for your report summarizing the results of the Home Affordable Modification Program review that Making Home Affordable – Compliance (MHA-C) performed July 6-8, 2010 and August 2-6, 2010 at the EMC office in Irvine, California and July 26-30, 2010 at the EMC office in Lewisville, Texas.

Our responses to the Compliance Observations are set forth below. Please note that the supporting documentation referred to in our responses will be grouped by the applicable Compliance Observation number and provided to you through the Chase secure Email system.

(b)(4), (b)(8)

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We appreciate the observations made by the MHA-C to improve Chase Home Lending's processes and controls to ensure compliance with Treasury's requirements for the Home Affordable Modification Program. Please let us know if you have any questions concerning our responses.

Sincerely,

A handwritten signature in dark ink, appearing to read "David Schneider", written in a cursive style.

David Schneider  
Executive Vice President



January 15, 2010


Ms. Deborah S. Mace  
Compliance Director  
Making Home Affordable - Compliance  
8000 Jones Branch Drive  
Mail Stop C3I, 3S/3052  
McLean, Virginia 22102-3110

**Re: JP Morgan Chase & Co and HAMP Servicer No. 901219182  
Management Compliance Review Visit – July 20, 2009**

Dear Ms Mace:

Thank you for your report summarizing the results of the Trial Period review that MHA-C performed beginning the week of July 20, 2009 at our Lewisville, Texas site. Please consider the following responses to the observations that required management responses:

(b)(4), (b)(8)

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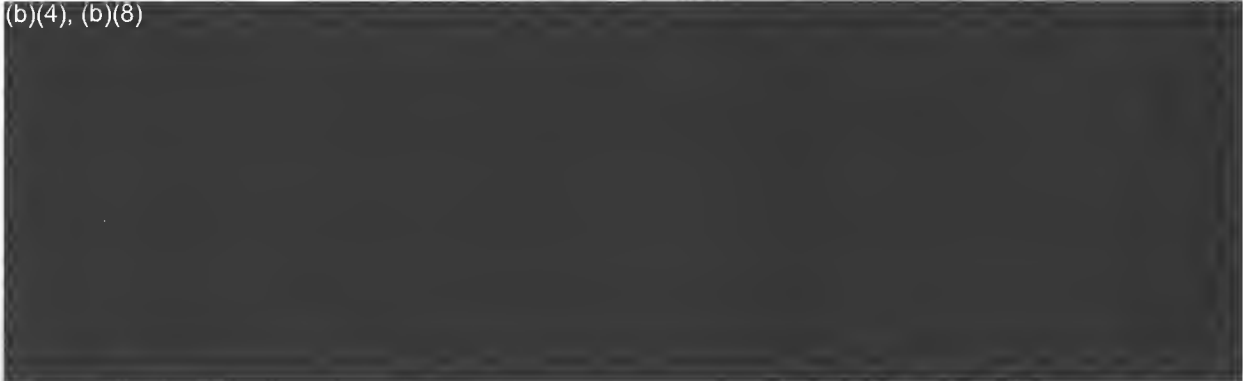
Chase Home Finance • Retail Financial Services

2780 Lake Vista Drive, Lewisville, TX 75067

Telephone: 214-626-2783 • Facsimile: 214-626-3788

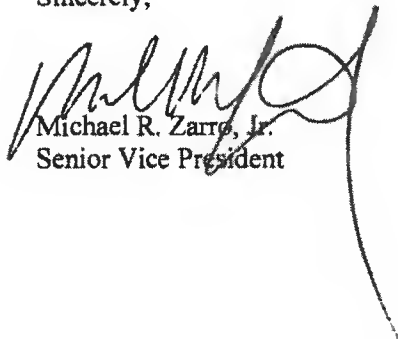
Michael.zarro@chase.com

(b)(4), (b)(8)



We appreciate the observations made by the MHA-C to improve Chase Home Lending's processes and controls which are implemented to ensure compliance with Treasury's requirements for the Home Affordable Modification Program. Please let us know if you have any questions concerning our responses.

Sincerely,



Michael R. Zarro, Jr.  
Senior Vice President